



# HERITAGE

**Director's Message** present Consumer University with a focus on identity theft. The presentation will include information about the Office and what we do. It will also cover how to spot and avoid scams, and how to prevent identity theft. Thursday, February 25th @ 12 noon.

Hello Valentine's,

It's tax time! If you would like to take advantage of our free AARP tax services on Wednesday's and Thursday's beginning February 3rd from 9-12pm. Please call Tara for an appointment @ 978-674-1171.

Do you want to learn how to paint? Check out our new art class on Thursday's at 12 noon. Our instructor will be meeting with you on Thursday, February 4th @ 12 noon to see what you're interested in; oil, water or acrylic paint. The majority interest will be instructed. All you'll need to do is bring your own art supplies.

We are also enjoying newly instructed ping-pong lessons. Whether you are a beginner, re-learning or advanced; everyone's welcome (over 60). These games are held on Thursday's from 10am-12noon.

Come play Bingo with your grandchild! Kids Bingo will be held on kid's school vacation week, on Tuesday February 16th @ 12 noon. City of Lowell parks and Recreation and the Senior Center will be offering this fun, free day. Children will win prizes of toys and stuffed animals. Thank you to Kids with

disabilities and Joann Marcos from Lowell Historical Parks for offering Kids Weeks.

Identity Theft: Robin Putnam, Research and Special Projects Manager from the Office of Consumer Affairs and Business Regulation, will

The senior center will be closed on Monday, February 15th in honor of President's Day. Do you know the history of President's Day? It is an American holiday celebrated on the third Monday in February. Originally established in 1885 in recognition of

President George Washington, it is still officially called "Washington's Birthday" by the federal government. Traditionally celebrated on February 22—Washington's actual day of birth—the holiday became popularly known as Presidents' Day after it was moved as part of 1971's Uniform Monday Holiday Act, an attempt to create more three-day weekends for the nation's workers. While several states

still have individual holidays honoring the birthdays of Washington, Abraham Lincoln and other figures, Presidents' Day is now popularly viewed as a day to celebrate all U.S. presidents past and present.

"My senior Center" Swipe Card System is stationed at the front entrance in foyer. If you do not currently have a swipe card or do have one but rarely utilize it; we are urging you to please begin swiping in daily. By swiping in daily you allow for the senior center staff to capture a great picture of how many people we are serving annually and also provides the staff with information that we may need in case of an emergency.

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- 3 Day & Overnight Trips
- 6 Doctor's, Nurse's & More!
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- 14 Puzzles and more

**CITY MANAGER**

Kevin J. Murphy

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**City Council****Mayor**

Edward J. Kennedy Jr.

**Vice Mayor**

Daniel P. Rourke

\*\*\*\*\*

Corey A. Belanger

Rodney M. Elliott

John J. Leahy

James Leary

Rita M. Mercier

James L. Milinazzo

William J. Samaras

**City of Lowell  
Veterans Services****Director / Agent**

Eric Lamarche

978-674-1595

ELamarche@lowellma.gov

**Head Clerk**

Carmen Felix

978-674-1596

CFelix@lowellma.gov

**Head Clerk**

Nancy McGuire

978-674-1597

NMcGuire@lowellma.gov

**Office Hours:****8:00 A.M. - 4:00 PM.****Monday - Friday**2nd Floor of the Senior  
Center in the administrative  
office area**SENIOR CENTER SERVICES****Main Number: 978-674-1172**

Fax: 978-970-4134

**Executive Director:** Michelle Ramalho  
978-674-1170 ~ mramalho@lowellma.gov

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**Receptionist:** Tara Donnelly  
978-674-1171 ~ tdonnelly@lowellma.gov

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**Civic Events:** tba  
**Volunteer Carol Lannan**  
978-674-1169 ~ CLannan@lowellma.gov**Volunteers:** Sandra Breen 978-674-1176 ~  
sbreen@lowellma.gov 978-674-1169

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**Outreach Caseworker:** Amy Medina Leal  
978-674-1167 ~ aleal@lowellma.gov

~~~~~

**Volunteer Coordinator:** Eileen Golden  
978-674-1173 ~ egolden@lowellma.com  
Monday, Tues. & Thurs. 8 am to 1 pm

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**Outreach Volunteers:**

John R. Lawlor ~ 978-674-1174 ~ Jlawlor@lowellma.gov

Monday-Friday ~ Appt. Hrs. 10 am - 3:40 pm

Carol Violette ~ 978-674-1168 ~ cviolette@lowellma.gov

Tuesday—Friday 10 am—2 pm ~ PICTURE IDs

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**Kitchen Staff—978-970-4132**

Virginia Valdez &amp; Karl Correa ~ weekdays

Chuck Kuenzler ~ weekends

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**S H I N E (Serving Health Insurance Needs for Elders)**

Joan Gong ~ 978-674-1172

First come, First served, Mondays — 8:30 to 10:30 am

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**Legal Services Assistance & Referrals**

For an appointment call: 978-458-1465

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**Pollard Library ~ 978-674-8634****COA Library Annex ~ 978-970-4186**

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**Lowell Senior Center Hours of Operation:**Monday—Friday: Open **6:30** am to **4:00** pm

Lunch served at 11:30 am

Saturday—Sunday: Open **7:00** am until **12** noon

Breakfast and Lunch ONLY

**COUNCIL ON AGING****BOARD OF DIRECTORS***Joan Bedford**Joyce Dastou**Andrew Hostetler**Eric Lamarche**John R. Lawlor**Sidney Liang**Vincenzo Milinazzo**Suellen O'Neill**William Sheehan, Chair*

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**Next meeting: Monday, Feb. 8  
at 9:00am — Public Welcome****FRIENDS of the  
Lowell Council on Aging, INC.****BOARD OF DIRECTORS****PRESIDENT**

Rita M. Mercier

**VICE PRESIDENT**

Dr. Joseph M. Downes Jr.

**TREASURER**

Jacqueline Denison

**SECRETARY**

Claire Brodeur

**DIRECTORS**

Joseph Dussault

Lenny Gendron

Lorraine Mellen

Ray A. Roades

Arthur Toupin

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Office hours vary

Call 978-674-1172

**Next meeting Fri., Feb. 26th  
@ 9:30 am—Public Wellcome**

# LCOA Trips

The Motor Coach trips from Ayotte Garage are available for all ages 18-101! All Trips must be paid in full one month prior to travel date. LCOA policy: NO REFUNDS if you do not purchase insurance. Trip flyers available outside of 2nd floor office. Roger's Wednesday trips depart from the Ayotte Garage (no charge) unless noted otherwise. **The office is now open from 8 a.m. to 4 p.m.**

## DAY TRIPS

**February 18, Thursday ... Newport Play House "The Foursome."** Price: \$52. Rick, Ted, Donnie and Cameron are home for their 15th college reunion. During the weekend, the men go out for a game of golf, and it's during this game that the four get caught up on each other lives since their college days. "The Laughter was immediate, uncontrollable and constant helpless"--- Guelph Daily Mercury (All day & overnight trips for 2016 tickets will be on sale starting Friday January 1, 2016) Roger's Bus Departing from the Lowell Senior Center @ 9:30am

**March 5, Saturday ... "Old Town Trolley Boston Chocolate Tour."** Price: \$119. What do tollhouse cookies, hot fudge sundaes, and the first chocolate factory have in common? The Answer: They all started out in or near Boston. Join Old Town Trolley Tours for a flavorful afternoon as you sample chocolate creations from some of the finest culinary landmarks in Boston. It's a fully 3 hour narrated journey of decadent desserts, visits to the "Top of the Hub Restaurant", historic Omni Parker House Hotel and the Langham, Boston. Mel Tye's Top Tour & Travel, Departing from the Ayotte Garage. Pick up time will be Announced shortly.

**March 10, Thursday ... "The Young Ireland."** Price: \$70. The young Irishers comprise eight sensational performers who have Irish traditional music, song & dance running through their veins. What a great way to get in the spirit of St. Patrick Day. This includes a lunch with your choice of Corned Beef & Cabbage or Bake Scrod which also includes Venus De Milo's famous minestrone soup, vegetables, bread, dessert, coffee and tea. Roger's Bus Departing from the Lowell Senior Center & Pick up time will be Announced shortly.

**March 18, Friday ... "Boston Flower Show."** Price: \$22.00 (includes admission). Join us for a spectacular day at the Boston flower Show. Well design landscapes rejuvenate by offering places to connect with nature and each other. Roger's Bus Departing from the Lowell Senior Center. Pick up time and price will be announced shortly.

**April 11, Monday... "Day Main Light House Trail."** Price: \$114. Our day begins with a visit to Stone Wall Kitchen for a sampling of their products. Next it on to the Nubble light, one of the most photographed light houses on the Maine Coast. For lunch we will feature a main lobster lunch. Then it is on to visit Portland Headlight and to see several lighthouses called Ram Island, Cape Elizabeth, Spring Point and many more. Mel Tye's Top Tour & Travel, Departing from the Ayotte Garage. Pick up time will be announced in next month Heritage.

**April 19, Tuesday ... "The Moulin Rouge."** Price: \$70. Welcome to PARIS, FRANCE!!! Have you ever wanted to experience the Moulin Rouge in Paris first hand? Here is your chance to see a great Parisian style show here in your own backyard. We proudly present to you to the critically acclaimed show "L'Opera Burlesque" and the best part is that its CLEAN entertainment (PG rating, no nudity) show. will be heled at Lantana's in Randolph Massachusetts. Roger's Bus Departing from the Lowell Senior Center and time will be announced in next month Heritage.

## OVERNIGHT TRIPS

**March 28-30, Monday-Wednesday ... "Atlantic City Overnight Trip."** Price: TBA. Join us for an escape to Atlantic City. Includes round trip motor coach transportation, 2 night stay at The Tropicana Resort, a \$30 slot play, two \$25 food credit and tax and baggage service. Mel Tye's Top Tour & Travel, Departing from the Ayotte Garage. Pick up time will be Announced in next month January 2016 Heritage.

## CONTINUED FROM FRONT PAGE:

The system allows for us to have actual number of participants served, making it easier to apply for grant funding, as well as have an appropriate count for our daily lunch program. If you need a swipe card, they are free of charge. Simply see Tara @ the front reception office.

The system is extremely easy to use. Here's how it works: All visitors and volunteers will receive a small key tag. (The card contains no personal information, but it will allow the new system to recognize you.) Instead of signing into a book, you'll swipe your key tag at the scanner, or you can enter your name on the touchscreen (see below). Press the touchscreen to select the programs you'll be participating in that day. Press FINISH. All swipe card holders will be entered into a monthly drawing for a free door prize! Thank you for taking the time to swipe!

Happy Valentine's Day; Sunday, February 14th! Each year on February 14th, many people exchange cards, candy, gifts or flowers with their special "valentine." The day of romance we call Valentine's Day is named for a Christian martyr and dates back to the 5th century, but has origins in the Roman holiday Lupercalia. Come enjoy a home-made valentine day lunch with your sweetheart @ the senior center!

The Lowell Senior Center would like to thank Councilor John Leahy for sponsoring a Friday social on Jan. 22nd. Thanks, Councilor Leahy!

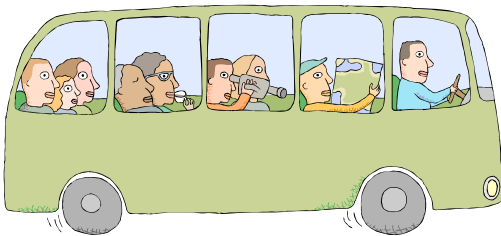
The Lowell Senior Center is seeking donations of mittens to go with our Knitting group volunteers beautiful handmade knitted hats. This lovely group of volunteers knitted over 700 hundred hats in 2015 alone! We deliver them to children at the Lowell Public Schools. A special thank you to the ladies Knitting group and Robert (Bob) Page for the knitted hats and special deliveries made!

A special "Thanks" goes out to Community Teamwork's Youth-build for assisting with the serving of all our dinner dance meals and assisted clean-up after the meal! It is such a pleasure having you all with us each month. We bridge these two generations with fun, food & dance! Thanks YOUTH-BUILD!

Another shout-out and welcome goes to the student's at the St. Patrick's school! Thank you for all your help in serving desert and assisting with clean-up last month.

I hope all of our readers have an enjoyable month, filled with fun, socialization and good health! Don't forget "Leap Year," 29 days this month!

Michelle Ramalho, Director



## **Roger's \$5.00 Trips**

*Ages 60 to 101.*

Bus leaves @ 9:15 am from the Senior Center.

The bus is Handicapped Accessible.

SCHEDULE IS SUBJECT TO CHANGE.

### **February tickets on sale February 1st**

Thursday ... 4th ... Christmas Tree Shop, Salem NH

Tuesday ... 9th ... Super Walmart, Amherst NH

Tuesday ... 18th ... Rockingham Mall

Tuesday ... 23rd ... Pheasant Lane Mall

### **March tickets on sale March 1st**

Tuesday ... 5th ... Pheasant Lane Mall

Thursday ... 14th ... Vanity Fair Outlets & The 99

Tuesday ... 19th ... Super Walmart, Salem NH

Thursday ... 28th ... Manchester Mall

Limit (4) four tickets per person per trip! No employee or volunteer of the Senior Center is able to purchase tickets on behalf of a Senior Center member.

If you arrive prior to 8 am on date of ticket sales, please make sure to sign your name on the numbered list on Tara's door. Tara will arrive at 8 am and give you your number & the list will be removed from the door & numbers will be distributed upon your arrival.

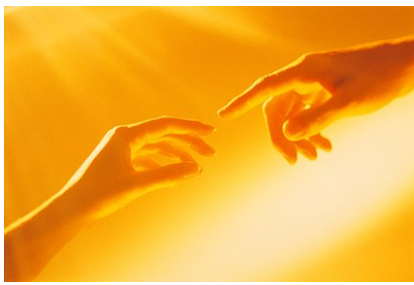
Upcoming Summer Trips: Old Orchard Beach

Monday, June 6

Monday, July 11

Monday, August 8

Monday, September 12



*When Your Brother or Sister Dies.*

When a brother or sister dies everything changes in your family, in your life, and your dreams. Know you are not alone in your grief and loneliness. A Surviving Sibling Support Group is now offered at Saint John the Evangelist Old Parish Hall, 115 Middlesex Street, North Chelmsford, MA on the last Saturday of each month for surviving siblings of all ages and for any reason. All are welcome to a safe place to share their story, find comfort, hope and encouragement as you continue a new path in life. Meetings will begin: Saturday, April 30 from 10:30 a.m. to 12:00 p.m.

Facilitator: Peggy Hassett,  
Sibling Survivor – Certified Spiritual Director

All are welcome to a safe place to share their story, find comfort, hope and encouragement as you continue a new path in life.

“There is no greater agony than bearing an untold story inside you.” – Maya Angelou



## 2015 Hat Donations

Total: 1,048

### SCHOOLS:

Shaugnessy – 25  
Bartlett – 25  
Reilly - 25  
Butler – 25  
McAuliff – 100  
St. Michaels - 100  
Greenhalge -30  
Southern Regional Day Care – 25  
Stoklosa – 100  
Robinson – 100

### OTHER:

Tewksbury State Hospital – 30  
Middlesex Shelter – 25  
YMCA—25  
Wish Project – 25  
Salvation Army & City Hall – 75  
VA Bedford Hospital – 20  
Lowell Housing – 18  
Association for the Blind – 25  
Lowell General Hospital – 30  
Children’s Protective Service – 60  
Catholic Charities – 60  
St. Vincent de Paul - 100

## Sticks and Support for the Billiard Room

A BIG shout-out of “Thanks!” goes out to Lloyd Roberts for donating his time and talent for repairing and securing all the cue racks and holders that became loose from the walls. THANKS AGAIN LLOYD! From all the guys and gals.

## TV Donation

The billiards room is seeking a donation of a flat screen TV, preferably HD & 60 inch size.



## Art Class

Every Thursday!  
Beginning February 4th  
12:00 noon

No charge for the class but you must buy your own supplies. Come to the first meeting and learn what you need to be the best ARTISTE you can be!

Friends of the Lowell  
Council on Aging  
Pot of Gold Calendars  
March 2016

31 Chances to WIN!  
\$5.00 each





## Doctor's, Nurse's & MORE

Blood Pressure & weight check:

**Circle Home, Inc. (LVNA)**

2nd Tuesday ... 8:00—10:00 am

3rd Tuesday ... 10:00 am—12:30 pm

**Albert Gauthier RN**

Wednesdays ... 9:30—11:30 am

**Commonwealth Nursing**

1st & 4th Tuesdays ... 10:00 am—12:00 pm

**Dr. Gregory McNamara—Killer Feet**

—1st Friday of every month

ONLY IF 5 or more people sign-up before the 1st Friday of that month.

1st come 1st served. 8-10 am

**Dr. George Potamitis from Pro-Rehab**

—Question and Answer sessions every Wednesday from

10:00—11:00 am

**Affordable Hearing with Christopher Streeter**

—Hearing Testing, Hearing Instrument Testing.

4th Wednesday of each Month from 9—11 am in Board Room. Please call 978-674-1172 for appointment.

**Diabetic Shoes with Steven Carrucci**

2nd Tuesday of each month, please call 1-978-758-5378.

## Changing Your Routine

Have you ever noticed that people tend to fall into routine? It's human nature to follow the same steps when performing everyday activities, such as driving to work, making breakfast, work, etc.

However, sticking with the same daily routine basically puts your memory on pause. Following the same daily steps does not stimulate your hippocampus which is the part of the brain that is the most responsible for memory. This explains why so many of us don't remember certain parts of car rides or what we had for breakfast.



Routines may be comfortable, but maybe it's time for you and your aging loved ones to mix it up!

\* Try taking a different route home from work or the grocery store. This will help your brain stay more alert since you will be taking in new sceneries.

\* Switch up your breakfast meals to keep things more interesting! Do you find yourself reaching for the oatmeal every morning? Trade it in for an omelet or bran muffin! This small change can pull you out of your routine funk and get your brain moving earlier in the morning.

\* Do you always eat dinner at the same time? Try eating a little earlier and going for a walk after! Not only will you change your routine, but you'll also have more time for exercise!

Changing the smallest things can help improve your memory and put your brain to work!

## Getting Fit & Staying Fit

with Marian Silk

Mondays and Thursdays:  
9:00 - 9:55 am

Wednesdays: 8:30 - 9:25 am

\$2.00 per class

*(I like to end 5 minutes early so we are out the door in one hour!)*



## YOGA

with Diana Kyricos

Wednesdays 10-11 am  
\$5.00 per class

Benefits? Helps with arthritis, flexibility, strength, mobility, range of motion, pain, high blood pressure, breathing, circulation, & stress!

Atma Yoga 978-250-0441

[www.atmamoves.com](http://www.atmamoves.com)

[Diana@atmamoves.com](mailto:Diana@atmamoves.com)



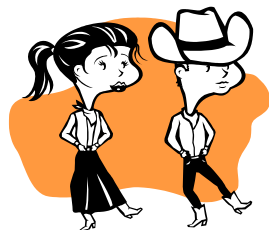
**Mah-Jong**

Mondays

12:00—3:00 pm

**Country Line Dancing**

with Marcella Groulx

Tuesdays  
10:00 am—  
12:00 pm

\$5.00

**Community Teamwork's Family Finance Solutions Program**

Division of Energy and Community Resources

...helping families achieve their financial goals

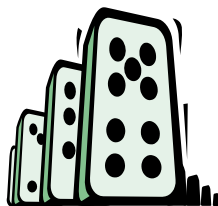
All programs are free and open to anyone. Registration is required.

- ♦ One on One Financial Coaching (assistance to take control of finances)
- ♦ Financial Literacy Academy (intro to basic financial decision-making)
- ♦ Individual Development Account Program (savings match program—save up to \$2000.00 for home purchase, secondary education or business start-up costs and CTI will match that money 3/1 yielding \$8000)
- ♦ Volunteer Income Tax Assistance (free tax prep by appointment)
- ♦ Axuda (Non-emergency loan program borrowing up to \$600, interest free. Monthly payments required)
- ♦ FFS Workshops (topics include but are not limited to Household Budgeting, Creating an Emergency Fund, Living on a Fixed Income)

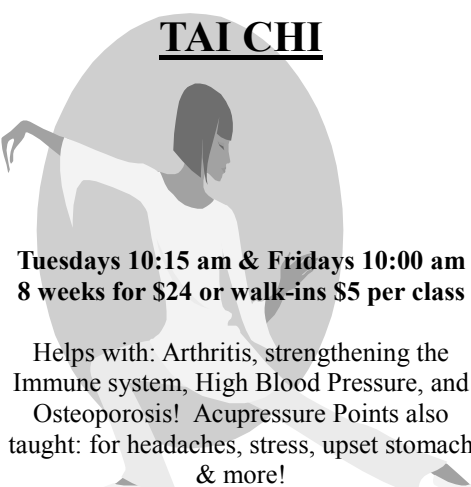
Please call our office for more information—978-654-5673

**Dominoes**

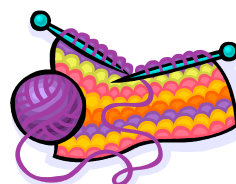
If you are  
interested, please  
see Charlotte  
Landry  
Tuesdays  
9:00—11:00 am

**Hawaiian Hula Dance Lessons**

with Kim Stevens

Mondays  
10:00 amGood for joints  
And FUN!**Quilting Lessons**Newcomers'  
welcome!Wednesdays  
12:30—3:00 pm**TAI CHI**Tuesdays 10:15 am & Fridays 10:00 am  
8 weeks for \$24 or walk-ins \$5 per class

Helps with: Arthritis, strengthening the Immune system, High Blood Pressure, and Osteoporosis! Acupressure Points also taught: for headaches, stress, upset stomach & more!

**Knitting & Crochet Group**Tuesdays  
12:00—3:00 pmNewcomers'  
welcome!

## How to Prevent Winter Falls

Winter is here and with it comes the danger of slipping on patches of snow or ice. These hazards are especially dangerous for older adults. Falls are the leading cause of both fatal and nonfatal injuries among older adults. The Centers for Disease Control reported that falls were the number one reason adults over the age of 45 visit the emergency room. Fractured ankles and broken hips are some of the most common injuries caused by slipping on snow or ice.

5 ways to avoid winter falls:

1. Wear the right footwear. Shoes with rubber soles and good tread provide better traction than leather or plastic soles.
2. When walking on slippery surfaces bend your body slightly forward and take shorter strides.
3. Allow extra time to get to your destination. Avoid rushing or taking shortcuts across slippery areas.
4. Use cleared pathways that have been treated with sand or salt.
5. Make sure your footing is solid when getting into or out of a car.

Are you at risk for falling? Answer these three questions to find out:



- \* Have you fallen in the past year?
- \* Do you feel unsteady when standing or walking?
- \* Do you worry about falling?

If you answered YES to any of these three questions, you may be at risk for falling. Especially if you have gait, strength or balance problems. Falls are linked to physical conditions, medical problems, medications, or safety hazards in the home. Additionally, if you have a

fear of falling this can make you more vulnerable to being less active and falling.

## Card Making Class

First come, first served basis.  
RSVP to reserve your spot.  
See Tara.

Wednesday, February 17  
9:30 am



## YOGA for VETs

with Diana Kyricos  
Wednesday's  
11:00 am—12:00 pm \$5.00

It is a chair yoga class in which we cover meditation and movements for posture, flexibility, coordination, and strengthening of the whole body.

## **B - I - N - G - O**

Every Wednesday

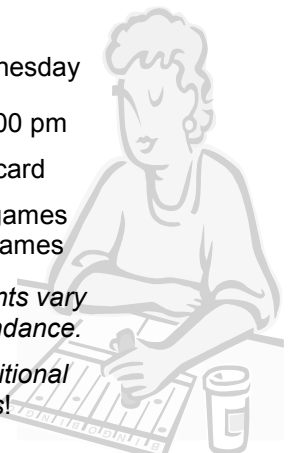
12:00—3:00 pm

50¢ per card

6 \$100 games  
10 \$40 games

Prize amounts vary  
due to attendance.

PLUS additional  
prizes!



Volunteers  
Shirley Welch  
& Beverly  
Gonsalves  
ring in the  
New Year  
2016!





## **Save Money on Meds: 6 Tips for Finding the Best Prescription Drug Prices**

1. Skip chain drugstores. For all five drugs we priced, the big pharmacy chains consistently charged the most. Among all of the walk-in stores, Costco offered the lowest prices. You don't need to be a member to use its pharmacy, though joining can net you more discounts.

2. Support independents. Though you might think that mom and pop stores usually charge higher prices, we found that wasn't always the case. In fact, we found some real bargains at local independent pharmacies, as well as some higher prices. We also found wide fluctuations at supermarkets, another place you might not expect to save. Another advantage of independent drugstores: We often had luck asking for a lower price, where pharmacists might have more flexibility to match or beat competitor's prices.

3. Don't always use your health insurance. Many chain and big-box stores offer hundreds of common generics at prices as low as \$4 for a 30-day supply and \$10 for a 90-day supply for people who pay out of pocket. Sam's Club even fills some prescriptions free for members. Check the fine print: There may be a small fee to sign up, and not all discount programs are open to people with Medicare, Medicaid, or Tricare insurance. And keep in mind that when you bypass your insurance, money spent on your medication won't count toward your deductible or out-of-pocket maximums.

4. Always ask "Is this your lowest price?" Victor Curtis of Costco told us that its contracts for Medicare Part D plans prohibit pharmacists from offering a better cash price to a customer unless a customer asks. And Rite Aid told us that their pharmacists process prescriptions through insurance unless customers tell them to do otherwise. Usually we found that asking can prompt the person on the phone to dig a bit for any available discount programs, cards, and coupons. Check back often, because prices and offers may change. And never assume that one pharmacy's "discounted" price is lower than another's regular price.



5. Seek a 90-day prescription. For drugs you take long term, it can be more convenient and even cheaper. For example, if you use insurance, you'll pay one co-pay rather than three. And for discount generic drug programs, paying \$10 for a 90-day supply works out to less than \$4 every 30 days.

6. Look online. If you're paying out of pocket, check GoodRx.com to learn its "fair price" and use that to negotiate if a pharmacist quotes you a higher price. You can also fill a prescription with an online pharmacy. The one we shopped, HealthWarehouse.com, had the lowest prices overall. Just be careful about the one you choose. Only use an online retailer that clearly operates within the U.S. and displays the "VIPPS" symbol to show that it's a Verified Internet Pharmacy Practice Site. Most sites that bill themselves as "Canadian" are actually fake storefronts selling low-quality or counterfeit products. Internet pharmacies based in other countries that advertise heavily discounted medications are almost never legitimate, according to the National Association of Boards of Pharmacy (NABP), a nonprofit organization that accredits pharmacy websites. Once you've verified that a retailer is legit, read terms carefully. For example, HealthWarehouse.com ships to all 50 states; others may not. And you'll have to wait for shipping.

This article also appeared in the January 2016 issue of Consumer Reports magazine.

## **Anxiety Support Group**

with Steve Coupe

Fridays  
2:00—3:45 pm



Monday, February 22  
Monday March 21

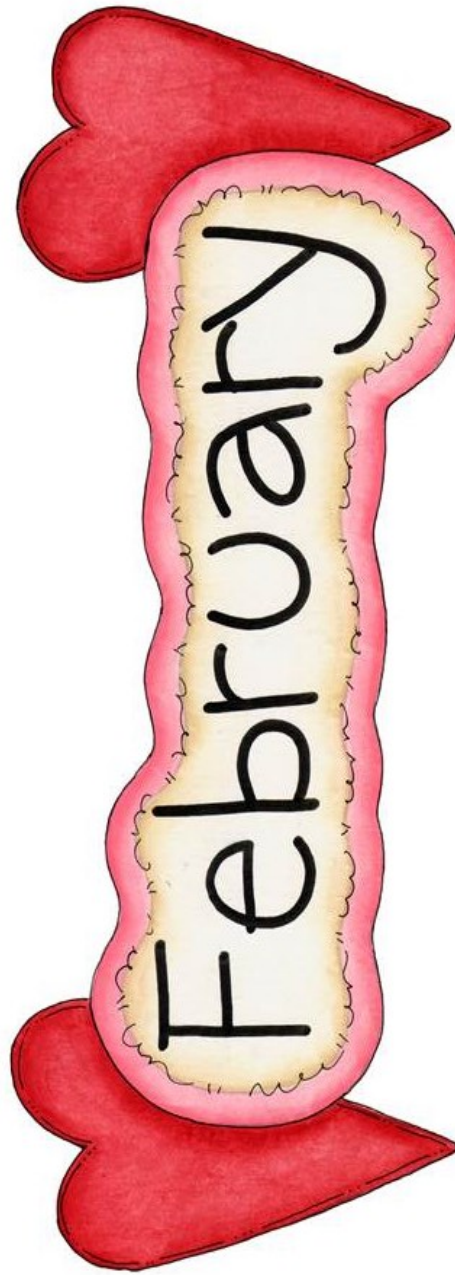
10:00 am—12:00 pm

Representatives from the Fallon's Health will be available to answer any questions that you may have regarding their plans. Whether you are a current member or someone needing coverage- stop by and learn more!



| MONDAY                                                                                                                                                                                                                                                                                             | TUESDAY                                                                                                                                                                                                                                             | WEDNESDAY                                                                                                                                                                                                                          | THURSDAY                                                                                                                                                                                                                                                            | FRIDAY                                                                                                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.<br>7-9 Breakfast Program 50¢<br>8:30-10:30 SHINE councilor<br>8:30 CTI Bone Builders A<br>9:00 Getting Fit<br>10:00 Hula Dancing<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4 MAH-JONG<br>1:00 Choral Group Rehearsal<br>1:45 CTI Bone Builders B                           | 2.<br>7-9 Breakfast Program 50¢<br>10-12 LPD drop-in<br>10:15-11 Tai Chi<br>10-12 Commonwealth Nursing<br>10-12 Country Line Dancing<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>12-3:45 Cribbage<br>12-3 Knitting & Crochet                | 3.<br>7-9 Breakfast Program 50¢<br>8:30 Getting Fit<br>8:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure<br>10-11 Yoga for Seniors<br>11:15-12 Yoga for Vets<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting  | 4.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit<br>10:00 AA Info meeting<br><b>10:00-Ping Pong- Great Hall</b><br><b>12:00 Free Art Lessons—</b><br><b>Board Room</b><br>11:30 Lunch (see menu) \$2<br>12-3:45 Cards: 45's & Whist<br>1:45 CTI Bone Builders B  | 5.<br>7-9 Breakfast Program 50¢<br>8:00 Foot Doctor<br>9:30 Personal Computer/<br>Tablet Assistance<br>10:00 Tai Chi<br>11:30-3:45 Poker<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>1-3 Senior Social \$1<br>2-3:45 Anxiety Support<br>Group         |
| 8.<br>7-9 Breakfast Program 50¢<br>8:30-10:30 SHINE councilor<br>8:30 CTI Bone Builders A<br>9:00 Getting Fit<br>9:00 COA Board Meeting<br>10:00 Hula Dancing<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4 MAH-JONG<br>1:00 Choral Group Rehearsal<br>1:45 CTI Bone Builders B | 9.<br>7-9 Breakfast Program 50¢<br>8-10 Circle Health Nurse<br>8:00 CTI meeting<br>NO Country Line Dancing<br>10-12 LPD drop-in<br>10:15-11 Tai Chi<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>12-3:45 Cribbage<br>12-3 Knitting & Crochet | 10.<br>7-9 Breakfast Program 50¢<br>8:30 Getting Fit<br>8:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure<br>10-11 Yoga for Seniors<br>11:15-12 Yoga for Vets<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting | 11.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit<br>10:00 AA Info meeting<br><b>10:00-Ping Pong- Great Hall</b><br><b>12:00 Free Art Lessons—</b><br><b>Board Room</b><br>11:30 Lunch (see menu) \$2<br>12-3:45 Cards: 45's & Whist<br>1:45 CTI Bone Builders B | 12.<br>7-9 Breakfast Program 50¢<br>9:00 Veterans Breakfast<br>9:30 Personal Computer/<br>Tablet Assistance<br>10:00 Tai Chi<br>11:30-3:45 Poker<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>1-3 Senior Social \$1<br>2-3:45 Anxiety Support<br>Group |
| 15.<br>CLOSED<br><br><b>In observance<br/>of<br/>President's Day</b>                                                                                                                                                                                                                               | 16.<br>7-9 Breakfast Program 50¢<br>10-12 LPD drop-in<br>10-12:30 Circle Health Nurse<br>10-12 Country Line Dancing<br>10:15-11 Tai Chi<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>12-3:45 Cribbage<br>12:00 Kid's BINGO                   | 17.<br>7-9 Breakfast Program 50¢<br>8:30 Getting Fit<br>8:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure<br>10-11 Yoga for Seniors<br>11:15-12 Yoga for Vets<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting | 18.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit<br>10:00 AA Info meeting<br><b>10:00-Ping Pong- Great Hall</b><br><b>12:00 Free Art Lessons—</b><br><b>Board Room</b><br>11:30 Lunch (see menu) \$2<br>12-3:45 Cards: 45's & Whist<br>1:45 CTI Bone Builders B | 19.<br>7-9 Breakfast Program 50¢<br>9:00 Friends Meeting<br>9:30 Personal Computer/<br>Tablet Assistance<br>10:00 Tai Chi<br>10-3 Dinner Dance \$7.00<br>11:30-3:45 Poker<br>11:45 Wii Games<br>2-3:45 Anxiety Support                                        |

| Group                   |                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                             |
|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                         | <p>25.</p> <p>7-9 Breakfast Program 50¢<br/>9:00 Getting Fit<br/>10:00 AA Info meeting<br/><b>10:00-Ping Pong- Great Hall</b><br/><b>12:00 Free Art Lessons—</b><br/><b>Board Room</b><br/>11:30 Lunch (see menu) \$2<br/>12-3:45 Cards; 45's &amp; Whist<br/>1:45 CTI Bone Builders B</p>                                            | <p>26.</p> <p>7-9 Breakfast Program 50¢<br/>9:30 Friends Meeting<br/>9:30 Personal Computer/<br/>Tablet Assistance<br/>10:00 Tai Chi<br/>11:30 Lunch (see menu) \$2<br/>11:30-3:45 Poker<br/>11:45 Wii Games<br/>1-3 Senior Social \$1<br/>2-3:45 Anxiety Support<br/>Group</p>                             |
| 12-3 Knitting & Crochet | <p>24.</p> <p>7-9 Breakfast Program 50¢<br/>8:30 Getting Fit<br/>8:30 CTI Bone Builders A<br/>9:00 Affordable Hearing<br/>9:30-11:30 Blood Pressure<br/>10-11 Yoga for Seniors<br/>11:15-12 Yoga for Vets<br/>11:30 Lunch (see menu) \$2<br/>1-3 Bingo<br/>1:30-3:30 Quilting</p>                                                     | <p>23.</p> <p>7-9 Breakfast Program 50¢<br/>10-12 LPD drop-in<br/>10-12 Commonwealth Nursing<br/>10-12 Country Line Dancing<br/>10:15-11 Tai Chi<br/>11:30 Lunch (see menu) \$2<br/>11:45 Wii Games<br/>12-3:45 Cribbage<br/>12-3 Brown Bag Pick Up<br/>12-3 Knitting &amp; Crochet</p>                     |
|                         | <p>22.</p> <p>7-9 Breakfast Program 50¢<br/>8:30-10:30 SHINE councilor<br/>8:30 CTI Bone Builders A<br/>9:00 Getting Fit<br/>10-12 Fallon Health<br/>information<br/>10:00 Hula Dancing<br/>11:30 Lunch (see menu) \$2<br/>12-3:45 Bid Whist Cards<br/>12-4 MAH-JONG<br/>1:00 Choral Group Rehearsal<br/>1:45 CTI Bone Builders B</p> | <p>29.</p> <p>Leap Day!<br/>7-9 Breakfast Program 50¢<br/>8:30-10:30 SHINE councilor<br/>8:30 CTI Bone Builders A<br/>9:00 Getting Fit<br/>10:00 Hula Dancing<br/>11:30 Lunch (see menu) \$2<br/>12-3:45 Bid Whist Cards<br/>12-4 MAH-JONG<br/>1:00 Choral Group Rehearsal<br/>1:45 CTI Bone Builders B</p> |



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# Lunch Menu



**Lunch is served at 11:30 am. A donation of \$2.00. Menu subject to change.**

Lunch Tickets are available daily until 10:30 am. Seniors that arrive later must pay cash and will follow ticket holders.

Funding for our meal program is made possible by: EOEA, Merrimack Valley Nutrition, & City of Lowell.

PLEASE SWIPE YOUR CARD & SIGN UP FOR LUNCH! See Tara if you need a card.

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|--------|---------|-----------|----------|--------|----------|
|--------|--------|---------|-----------|----------|--------|----------|

|                                                                      |                                                                   |                                                                      |                                                                  |                                                              |                                                              |                                                                 |
|----------------------------------------------------------------------|-------------------------------------------------------------------|----------------------------------------------------------------------|------------------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------------|
|                                                                      | 1. Hot Dogs & Beans, coleslaw, hot dog rolls, mixed fruit         | 2. Chicken Breast Fillet, carrots, wheat bread, oranges              | 3. Stuffed Peppers, corn, wheat bread, pineapples                | 4. Baked Ham, sweet potatoes, peas, wheat bread, apricots,   | 5. Crunchy Fish, potatoes, green beans, wheat bread, peaches | 6. Hamburger w/ onions, potatoes, wax beans, wheat rolls, pears |
| 7. Roast Beef, potatoes, winter blend veggies, wheat bread, apricots | 8. Swedish Meatballs, pasta, green beans, wheat bread, pineapples | 9. Mac & Cheese, stewed tomatoes, broccoli, wheat bread, mixed fruit | 10. Fish, potatoes, wax beans, wheat roll, apricots              | 11. Pork chops, creole sauce, mixed veggies, potatoes, pears | 12. Fish Cakes, potatoes, carrots, wheat bread, peaches      | 13. Pork Pie, potatoes, green beans, wheat bread, pudding       |
| 14. Roast Pork, potatoes stuffing peas, wheat bread, fresh fruit     | 15. CLOSED<br>PRESIDENTS' DAY                                     | 16. Chicken Fajita Strips, rice, corn, wheat bread, juice, pudding   | 17. Salisbury Steak, potatoes, green beans, wheat bread, pears   | 18. Vegetable Lasagna, garlic bread, apricots                | 19. Dinner Dance: Chicken Cordon Bleu                        | 20. Chicken Legs, rice, peas, wheat bread, cake, juice          |
| 21. Roast Turkey, potatoes, stuffing, peas, wheat bread, fresh fruit | 22. Stuffed Cabbage, corn, wheat bread, juice, pudding            | 23. Chicken Cacciatore, rice, corn, wheat bread, apricots            | 24. BBQ Beef Ribs, potatoes, green beans, wheat bread, pineapple | 25. Cheese Ravioli, waxed beans, wheat bread, peaches        | 26. Pollack, roasted potatoes, corn, wheat bread, pears      | 27. Stuffed Shells, corn, wheat bread, fresh fruit              |
| 28. Chicken, mashed potatoes, waxed beans, wheat rolls, apricots     | 29. Leap Day<br>CHEF'S CHOICE                                     |                                                                      |                                                                  |                                                              |                                                              |                                                                 |

## Free Transportation to Center

Seven days a week pick-up and drop off (Except Holidays) to the Senior Center to do errands in the area and have lunch. You MUST call before 9:00 a.m. the day of your ride. Departure is after lunch (appr. 12:30 pm-1:30 pm); except Saturday and Sundays which is at 12:15 pm.

## Grocery Trips to Market Basket

Tuesdays and Fridays (2-bag limit). Call 978-674-1172 within 48 hours before your requested day. Call Monday through Friday from 9:00 am to 3:00 pm to schedule your ride. Seniors are eligible if you do not have a vehicle and are 60 or older.



## Ring in the New Year 2016!



Check back for next date & time!

Are you a current member looking to check on your benefits? OR are you looking for new plan choices?

Ask Gerald!

The HMO plan is a Five STAR PLAN with Medicare (one of only 12 in the Country). Enrollment will be open throughout the year.

### Personal Computer/ Tablet Assistance

with Pierre & Don

Fridays 9:30—11:30 am

Virus Clean-up on the last Friday of the Month by appointment



### CTI Bone Builders Class

Learn how to strengthen your muscles, maintain or increase bone density, improve your balance, build confidence, prevent falls, nutrition & lifestyle changes, & make new friends!

See Calendar for dates & times

Call 978-674-1172 to register

\*Doctor's approval REQUIRED\*

# PUZZLES & MORE...

**A Thoughtful Valentine's Day Gift:** Jim asked his friend, Tony, whether he had bought his wife anything for Valentine's Day. "Yes," came the answer from Tony who was a bit of a chauvinist, "I've bought her a belt and a bag." "That was very kind of you," Jim added, "I hope she appreciated the thought." Tony smiled as he replied, "So do I, and hopefully the vacuum cleaner will work better now."

**My One And Only:** Roger, who was 19 years old, was buying an expensive bracelet, to surprise his girlfriend on Valentine's Day, at a very smart jeweler's shop in Hatton Garden, London. The jeweler inquired, "Would you like your girlfriend's name engraved on it?" Roger thought for a moment, grinned, then answered, "No, instead engrave 'To my one and only love.' The jeweler smiled and said, "Yes, sir; how very romantic of you." Roger retorted with a glint in his eye, "Not exactly romantic, but very practical. This way, if we break up, I can use it again."

## Valentines Crossword

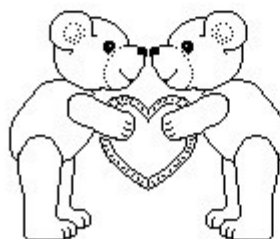
**Valentine Dreams:** One morning Emma woke up with a start. Her husband Jim asked what was the matter, she told him, "I just had a dream that you gave me a pearl necklace for Valentine's day. What do you think it means?" Jim said, "You'll know tonight." That evening, Jim came home with a small package and gave it to his wife. Delighted, Emma opened it - only to find a book entitled "The Meaning of Dreams."

**500 Valentine Cards Sent by Desperate Man:** Mike walked into a post office just before Valentine's day, and he couldn't help noticing a middle-aged, balding man standing in a corner sticking "Love" stamps on bright pink envelopes with hearts all over them. Then the man got out a bottle of Channel perfume from his pocket and started spraying scent over the envelopes. By now Mike's curiosity had got the better of him, and so he asked the man why he was sending out all those cards. The man replied, "I'm sending 500 Valentine cards signed, 'Guess who?'" "But why?" asked Mike. "I'm a divorce lawyer," the man replied.

**Marriage is hard:** When a woman on the staff of the school where I worked became engaged, a friend and colleague offered her some advice: "The first ten years are the hardest." She asked, "How long have you been married?" "Ten years," he replied.



Find a spot for all the words listed in the boxes above.



**VALENTINES  
HAPPY  
FAMILY  
FLOWERS  
ARROW  
CARD  
FEBRUARY  
CUPID  
LOVE  
FRIENDS**

## **Senior Circuit Breaker Tax Credit**

*What Is It?* Senior citizens in Massachusetts may be eligible to claim a refundable credit on their state income taxes for the real estate taxes they paid on the Massachusetts residential property they own or rent and which they occupy as their principal residence. The maximum credit allowed is \$1,050 for the tax year beginning January 1, 2015.

Eligible taxpayers who own their property may claim a credit equal to the amount by which their property tax payments in tax year 2015 (excluding any exemptions and/or abatements), including water and sewer debt charges, exceed 10% of their "total income" for the same current tax year. Taxpayers residing in communities that do not include water and sewer debt service in their property tax assessments may claim, in addition to their property tax payments, 50% of the water and sewer use charges actually paid during the tax year when figuring their credit.

Renters may claim a credit in the amount by which 25% of their annual rental payment is more than 10% of their total income. For purposes of the tax credit, a taxpayer's "total income" includes taxable income as well as exempt income such as Social Security, Treasury bills and public pensions. **Note:** If you received any federal and/or state rent subsidy, or you rent from a tax-exempt entity, you do not qualify for the Circuit Breaker Credit.

### **Who Is Eligible for the Credit?**

To be eligible for the credit for the 2015 tax year, a taxpayer must be 65 years of age or older before January 1, 2016 (for joint filers, it is sufficient if one taxpayer is 65 years of age or older), must own or rent residential property in Massachusetts and occupy the property as his or her principal residence, and must not be the dependent of another taxpayer. The taxpayer's total income cannot exceed \$57,000 for a single filer who is not the head of a household, \$71,000 for a head of household, or \$85,000 for taxpayers filing jointly. No credit is allowed for a married taxpayer unless a joint return is filed. Moreover, the assessed valuation of the real estate cannot exceed \$693,000. **Note:** *No credit is allowed if the taxpayer claims the "married filing separate" status, receives a federal or state rent subsidy, rents from a tax-exempt entity, or is the dependent of another taxpayer.* IF YOU DO NOT PAY REAL

ESTATE TAXES OR ARE IN GOVERNMENT HOUSING, YOU ARE NOT ELIGIBLE.

### **Is the Tax Credit Considered Income?**

Tax credits received by eligible taxpayers are not considered income for the purpose of obtaining eligibility or benefits under other means-tested assistance programs including food, medical, housing, energy and educational assistance programs.

### **How Does a Taxpayer Claim the Credit?**

Taxpayers who are eligible for the tax credit in the 2015 tax year can claim the credit by submitting a completed Schedule CB, Circuit Breaker Credit, with their 2015 state income tax return. Eligible taxpayers who do not normally file a state income tax return may obtain a refund by filing a return with Schedule CB. As with all claimed tax credits and deductions, the taxpayer must keep all pertinent records, receipts and other documentation supporting his or her claim for the credit.

**If you are eligible to claim the Circuit Breaker Tax Credit, please bring the following documentation with you to your tax appointment:**

- ◆ · **Proof of assessed home value**
- ◆ · **Proof of Property Taxes paid in 2015**
- ◆ · **Proof of water/sewer charges paid in 2015**
- ◆ · **Renters should bring proof of rent paid in 2015**



**Thank you for  
volunteering at the Big  
Brother/Big Sister  
annual dinner!**

**One the left: Weekend  
Chef Chuck Kuenzler  
& on the right:  
Leonard "Lenny"  
Gendron.**





## **Exercise For Life** **with Marion Silk**

The lovely group of ladies that consistently attend the classes on Mondays, Wednesdays, & Thursdays.

## **Diet & Exercise - Primary Prevention of Cardiovascular Disease**

### **February 4, 6:00-8:00pm**

Lowell General Hospital, Main Campus, Clark Auditorium

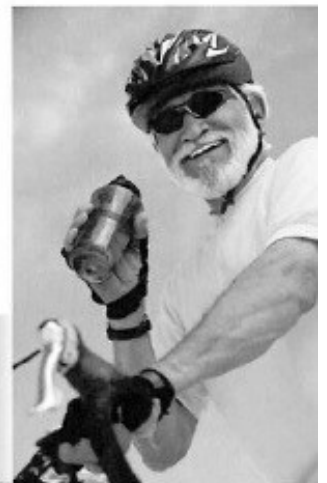
#### **Guest Speakers:**

**Miret Ibrahim, MD FACC**  
*Merrimack Valley Cardiology*

**Liz Dahlgren, RD LDN**  
*Lowell General Hospital  
Center for Weight Management  
& Bariatric Surgery*

**Lisa Grieco**  
*Lowell General Hospital  
Registered Respiratory Therapist*

Learn the importance of diet and exercise to help prevent the development of coronary artery disease (CAD). Together we can prevent and control coronary artery disease by taking action in managing risk factors with heart healthy lifestyle changes. The dinner talk is FREE. A buffet dinner will be provided.



**Registration is required!**

Call 1-877-LGH-WELL (1-877-544-9355)





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